

Amendments to the Drawings:

Please amend the drawings as shown in the complete set of Replacement Sheets for Figures 1 through 20 attached hereto.

REMARKS

Applicants respectfully request favorable reconsideration of this application, as amended.

By this Amendment, Claims 1 and 8 have been amended to more particularly recite subject matter which Applicants regard as their invention. Claims 11, 12 and 15 have been amended for consistency. Claim 3 has been amended to depend from Claim 2 11, thereby addressing the informality alleged in Claim 15. Further, new Claims 16 and 17 have been added to provide additional protection for distinctive features of Applicants' invention. Thus, Claims 1-17 are pending.

The drawings have been amended as requested.

In the Office Action, Claims 1-15 were rejected under 35 U.S.C. § 102 over Bove.

Without acceding to the rejections, Claim 1 now recites, *inter alia*, that the rebalancing execution module is configured to send one or more email reminders to the user reminding the user that it is time to rebalance the portfolio. Support is provided at paragraph [0075] of Applicants' published application. It is apparent that the applied reference does not teach or suggest at least this feature.

For example, Bove describes a system and method for automating investment planning. However, nowhere does Bove teach or suggest sending one or more email reminders to the user reminding the user that it is time to rebalance the portfolio, as recited in Claim 1.

Accordingly, Applicants respectfully submit that Claim 1 distinguishes patentably from the applied reference.

Further, Claim 8 recites, *inter alia*, a step e. sending one or more email reminders to the user reminding the user that it is time to rebalance the portfolio.

Therefore, Applicant respectfully submits that Claim 8 also distinguishes patentably from the applied reference for at least the reason discussed above with respect to Claim 1.

New Claims 16 and 17 have been added to provide additional protection for distinctive features of Applicants' invention. Support for Claims 16 and 17 is provided at paragraph [0076] of Applicants' published application.

Dependent Claims 2-7 and 9-17 are also believed to be patentable due to their dependence from Claims 1 and 8, as well as for the additional features included in Claims 2-7 and 9-17.

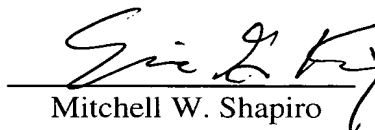
Accordingly, Applicants respectfully submit that this application is in condition for allowance. A prompt Notice of Allowance is respectfully requested.

Should the Examiner believe that any further action is necessary to place this application in better form for allowance, the Examiner is invited to contact Applicants' representative at the telephone number listed below.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-1165 (A-10041) any fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account. If any extension of time is required in connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

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By: 
Mitchell W. Shapiro
Reg. No. 31,568

Eric G. King
Reg. No. 42,736

Miles & Stockbridge, P.C.
1751 Pinnacle Drive
Suite 500
McLean, Virginia 22102-3833
(703) 610-8647
4849-6126-0802